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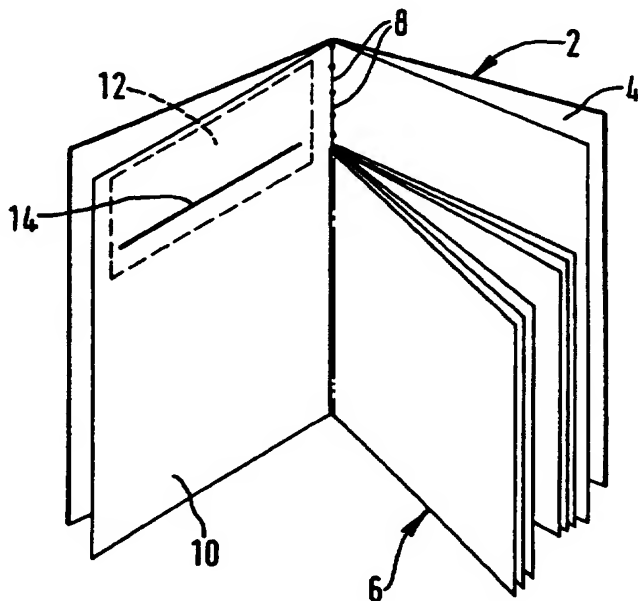
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None

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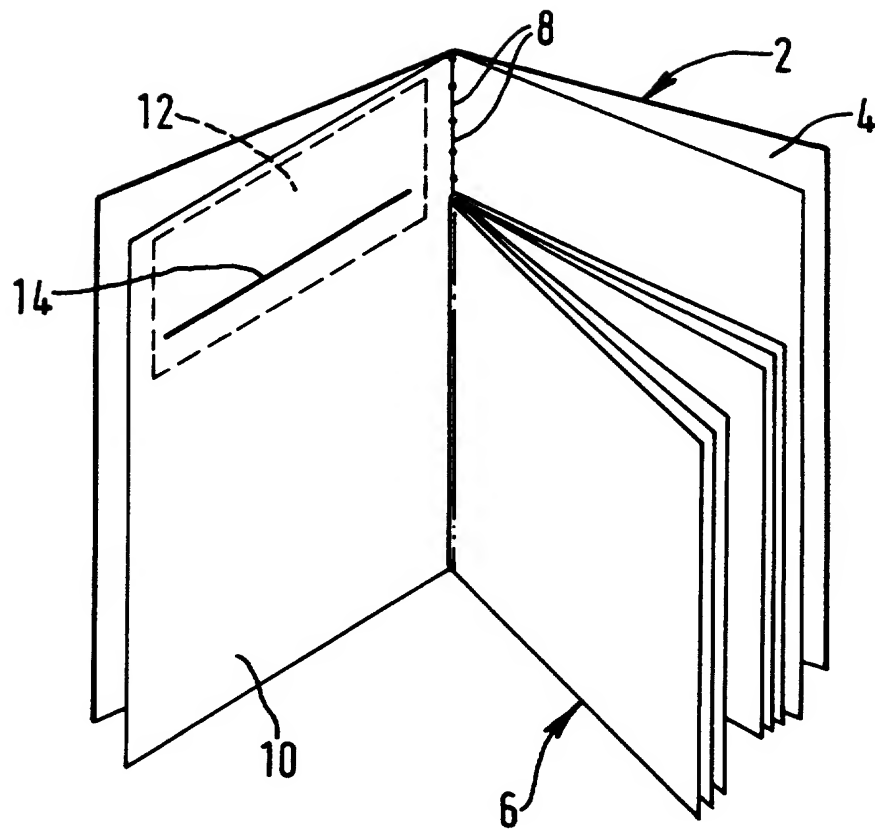
(54) Abstract Title
A passbook with a sheet coated with UV fluorescent transfer material

(57) An account holder's signature is applied to a passbook for a bank or building society in a UV fluorescent material by transfer from a pressure-sensitive coating applied to an area 12 of a sheet 10 stitched into the book between the cover 4 and transaction pages 6. After use, the sheet is removed by tearing along the line of stitches 8. The obverse face of the sheet may have printing 14 to indicate where the signature should be applied.



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Security instruments

This invention relates to security instruments, such as passbooks issued by banks and building societies.

With such instruments, it is usual, when the instrument is first issued, for a bank official to place a strip of special paper over the signature space, and to ask the account holder to write his or her signature firmly on the strip. The strip is then discarded. The opposite face of the strip had previously been coated with a layer of a pressure-sensitive material which fluoresces in ultra-violet radiation (UV light). The act of signing the strip transfers a line of the material to the underlying surface to produce a replica of the signature, which replica is invisible in daylight. The material is expensive, which leads the banks to use strips coated over the whole of a small area corresponding to the signature area on the passbook. Each time the instrument is used to record a transaction, particularly a withdrawal, the teller views the opened-out passbook by illumination from a UV lamp, and compares the fluorescent signature with the normal one on the withdrawal slip.

Having a pad of the special papers is inconvenient, as each detached strip is difficult to keep in place over the signature area when it is being written on by a variety of writing instruments.

The present invention aims at providing a sheet of security paper held in place in a new passbook by the stitches which hold a section of transaction pages in place in a cover, with only a partial area of the security sheet being coated with the fluorescent material whereby, after having been used to replicate a signature, both leaves of the sheet may be easily discarded in their entirety.

Accordingly the present invention provides a security instrument which is as claimed in the appended claims.

The present invention will now be described by way of example with reference to the accompanying drawing, which shows a perspective view of a partially-open passbook of the invention.

The passbook 2 shown in the drawing has a cover 4 having a section 6 of transaction pages (three in number in the example shown) which are sewn into the fold of the cover. Although the section may be sewn directly to an outer cover, it is preferred to conceal the stitches 8 from view and abrasion when the book is closed. This is achieved by stitching the section to a sub-cover (not shown) to which the cover proper is laminated. Although the transaction pages may be of the same height, etc. as the cover, in the example given, they are shorter, to leave an area at the top of each face of the inside cover exposed to view. This area may be used to display data relating to the account and the holder.

In accordance with the invention, in addition to the transaction pages, a single security sheet 10 is secured by the stitches, being positioned on the outside of the section 6. In the example, the sheet 10 is of the same height as the cover, but of course it may be shorter, and either the same height as the transaction pages, or different.

On an area 12 of one face of one leaf of the sheet 10 is a coating of the pressure-sensitive UV material, facing an area on the inside of the cover reserved for the 'invisible' signature of the holder. The opposite face of the respective leaf may have indicia 14 printed on it to align the two areas with each other, so that the user knows which area of the sheet to sign, but this is not essential. During the signing process, the uncoated areas of the sheet 10 enable the holder to sign the sheet easily, as he does not need to hold it in place. After the signature has been checked by viewing it in irradiated UV light, the two leaves of the sheet 10 are torn apart along the perforations produced by the stitches, and removed from the passbook. There are thus no strips of paper adjacent to the line of stitches which might interfere with the apparatus often used in financial institutions to feed the flattened-out passbook to a

read/write station at which the next empty space is selected electronically and is updated to record the respective transaction.

It will thus be seen that the present invention provides an easy and inexpensive means for enabling the invisible signature of the holder to be recorded on any area of the cover, or outer sides of the section of transaction pages.

Claims

1 A security instrument, such as a passbook, in which the signature of the holder is to be recorded in 'invisible ink', in which the instrument has a section of printed transaction pages effectively secured to a cover by means of a row of stitches, and in which the section has a security sheet positioned quirewise on its outside, with the sheet having at least one area on one face provided with a coating of a security transfer material aligned with a signature space on the inside of the cover and/or on the first transaction page whereby, after the holder has signed the obverse face of the security sheet to transfer an image of his or her signature to its respective area, both leaves of the sheet may be removed by tearing it apart along the line of stitches.

2 An instrument as claimed in claim 1, in which the obverse face of the security sheet has printed on it a signature panel aligned with the coated area of the reverse face.

3 An instrument as claimed in claim 1 or 2, in which the height of the security sheet is greater than the height of the transaction pages.

4 An instrument as claimed in any preceding claim, in which the transaction pages and the security sheet are secured by stitches to a sub-cover, and in which the sub-cover has an outer cover laminated or otherwise secured to it in a manner which renders the stitches invisible from the outside of the closed passbook.



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Claims searched: 1-4

Examiner: Graham Russell
Date of search: 27 August 1997

Patents Act 1977
Search Report under Section 17

Databases searched:

UK Patent Office collections, including GB, EP, WO & US patent specifications, in:

UK Cl (Ed.O): B6A (ADE, AK)

Int Cl (Ed.6): B42D 1/00

Other: Online: WPI

Documents considered to be relevant:

Category	Identity of document and relevant passage	Relevant to claims
	None	

X	Document indicating lack of novelty or inventive step	A	Document indicating technological background and/or state of the art.
Y	Document indicating lack of inventive step if combined with one or more other documents of same category.	P	Document published on or after the declared priority date but before the filing date of this invention.
&	Member of the same patent family	E	Patent document published on or after, but with priority date earlier than, the filing date of this application.